UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Peter E. Tavani

Debtor

SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of

the Cabana Series IV Trust Movant

v.

Peter E. Tavani Kenneth E. West - Trustee Respondents

Case No.: 21-11689-mdc

Chapter: 13

Judge: Magdeline D. Coleman

Hearing Date: March 1, 2022 at 10:30 am

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

March 7, 2022

MAGDELINE D. COLEMAN CHIEF U.S. BANKRUPTCY JUDGE

Magdeline D. Colem

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Applicant: SN Servicing Corporation as Servicer for U.S. Bank Trust National

Association as Trustee of the Cabana Series IV Trust

Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Michael P. Kelly, Esquire

Property (Collateral): 214 Drummers Lane, Wayne, PA 19087

Relief Sought:

• Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

- 1. Status of Arrearages:
- The Debtor is due for 5 months, from October 14, 2021 to February 14, 2022.
- The Debtor is due for <u>5</u> payments at <u>\$1,077.79</u> per month.
- The Debtor is due for <u>\$2,183.50</u> in taxes to Easttown School District, which Applicant has agreed to disburse.
- Fees and costs at \$1,238.00
- NSF fees of **\$90.00**
- Accrued Late Charges of \$302.48
- Suspense Balance is **\$1,025.58**

Total Arrearages Due: \$8,177.35

- 2. Cure for Post-Petition Arrearages:
 - The total arrears in the amount of <u>\$8,177.35</u> will be payable through a modified Chapter 13 Plan to be filed within fourteen (14) days of the entry of this Order.
 - Beginning on March 14, 2022, regular monthly payments shall resume in the amount of \$1,077.79, or as further defined by the terms of the Note, Mortgage, or any payment change notices.
- 3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation

P.O. Box 660820 Dallas, TX 75266 In the event of default:

If the Debtor fails to timely file a modified plan as specified above, or fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may send Debtor and Debtor's attorney a notice of default, and the Debtor shall have ten (10) days from the date of the notice to cure said default. If the default is not cured timely cured, Movant may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

The undersigned hereby consent to the form and entry of the foregoing order.

Michael P. Kelly, Esquire

Attorney for Debtor

/s/ Lauren M. Moyer

Lauren M. Moyer, Esquire

Attorney for Secured Creditor

No Objection - Without Prejudice to Any Trustee Rights or Remedies

/s/ LeeAne O Huggins March 1, 2022

Kenneth E. West

Trustee